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ABSTRACT

Patterns of employment in U.S. industry today were studied in order to explore factors behind the low income and lagging occupational status of black women workers. The data collected for this group were contrasted with similar data for white women workers. The study found (1) substantial underrepresention in hiring black women at all income levels in U.S. industry and a strong possibility of racial discrimination; (2) discrimination and occupational clustering within industry; (3) lower wage earnings by black women than by all other groups, when industry and occupation were held constant; (4) high rates of involuntary part-time employment among low income black women; (5) an extremely low percentage of black women workers covered by employer-sponsored pension and health plans; and (6) a greater proportion of poor black women's wages going to total family support, as compared to the proportion contributed by white women to their total family income. (GC)

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We are solely responsible for the content.

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I. Introduction

Black women currently make up about six percent of the U.S. workforce and roughly twelve percent of all women workers. But black women constitute over 28 percent of low income women who work. Despite recent improvements in earnings, occupational status and the rate of entry of black women into an expanded array of industry and workplaces, black women still remain the lowest economic status group among American workers. They currently on average earn only about 84 percent of white women's earnings and less than half that of white males.

Most attention in research and policy on the plight of low income black women to date, has focussed on social and family conditions to the exclusion of a serious examination of the work status, wages, and working conditions of black women wage earners. In fact, the great majority of adult black women are employed as wage earners and most provide major income to support families. We must examine such workplace issues as which industries are significant employers, how compensation and benefits are distributed and the shape of opportunity for advancement available for black women in today's economy in order to understand the true economic status of black women.

To examine factors behind the low income and lagging occupational status of black women workers, which shape low economic status, we looked at patterns of employment in U.S. industry today. We had three chief concerns. We were concerned first about how business hiring patterns across U.S. industry influence employment of black women. Industries with

negligible numbers of black women would suggest that race plays a key factor in hiring. For those industries which are significant employers of black women, we were interested in how the workplace determines the kinds of occupations in which women work and their compensation. The current growth of women in the workforce who support families points up a major concern about the extent to which total family support depends on wages of women. We focus on this special problem by assessing how wage income contributes to family support of low income black working women.

The principal basis of comparison throughout our investigation has been between black and white working women. We fully recognize that comparisons with white women workers have obvious limitations. However, we were faced with the inevitable dilemma of assessing a close comparison using another discriminated group, or with an even more difficult methodological test of measuring black women against male workers. We chose the former approach. We consider it important to understand where differences and similarities between the two groups of women exist in the workplace, and therefore to understand any effects of race, as well as gain a fuller picture of sex bias in employment patterns.

Summary of Principal Findings

Our principal findings contrast with prior understandings about how the workplace shapes the economic condition of low income black working women. Six principal findings serve to illustrate:

1. Evidence of Discrimination in Hiring in Industry

Current employment patterns indicate substantial underrepresentation in hiring black women at all income levels in key U.S. industry and a strong possibility of discrimination based on race. Examples of industries where the pattern is most visible are: banking, credit companies, insurance and real estate among white collar service employers; grocery stores, wholesaling and drug stores in the trade group; and computer manufacturing, fabricated metals, instruments, printing, publishing, and petroleum within the manufacturing sector. Racial segmentation in hiring, another kind of bias, may be seen in the disproportionately high concentration of black women in such non-profit industries as health, education, and government, and in such blue collar dominated service industries as hotels, building maintenance, private households and the retail food industry.

2. Discrimination in Occupations within Industry

Within industries where black women are hired there is evidence of "tracking" or hiring black women disproportionately in low wage occupational categories. Lower skills may explain some occupational clustering, however occupational segregation based on employer steering by race as well as sex may be a factor. Examples are concentrations of black women in blue collar service jobs in an industry where white women work mainly in clerical or managerial jobs, such as the construction industry, and manufacturing. Another occupational bias pattern is the general underrepresentation of black women in sales occupations compared to white counterparts. This occurs in retailing, wholesale trade and real estate. Finally, a third pattern is represented by disproportionate concentrations of black women in sub-professional jobs in industries such as health.

Black women dominate LPN's, orderlies and many other sub-professional jobs, whereas white women are more often hired as nurses and technologists.

3. Wage Parity

Black women earn lower wages than all other groups when industry and occupation is held constant. Low income black women earn less on an hourly rate basis than white women in most industrial categories; and they earn less in annual median wages than white women in several areas, including non-professional health occupations, durables and non-durables manufacturing operatives and as cleaning services workers.

4. Involuntary Part-Time Employment

According to U.S. Bureau of Labor Statistics' definitions, over forty-three percent of black women below poverty are involuntary part-time workers, or workers who work less than 40 hours per week because there is no full-time work available, or have had work weeks reduced because of lack of work. While this rate is lower than the forty-six percent rate for white women, over the past two decades black women's part-time employment rates have increased at an accelerated rate, compared to a decline for white counterparts. Black women now constitute 32 percent of all part-time women workers who head households below poverty. The impact of part-time work on wages is striking. Black women who work part-time on a year round basis earn about 92 percent of the hourly earnings of white women similarly employed and those who work part-time part of the year earn only 87 percent of the wages of white women similarly employed. Industries where low income black women are disproportionately employed on a part-time basis compared to white women include agriculture, construction, durables manufacturing , wholesale trade, business repair, private households and public administration.

5. Workplace Benefits: Pensions and Group Health

The value of pensions and group health can frequently exceed one-third of the value of direct wage compensation. Currently, only slightly more than one-fourth of poor black women workers are covered by pension plans, and only about one-third have group health coverage available to them in the workplace. Of black women who head households and have children under 18 however, less than one-third are covered by pensions and only about 43 percent are covered by group health. Lower coverage for black women compared to white women workers exists in non-durables manufacturing, transportation, communications, utilities, retailing and in professionally related industry categories.

6. Contributions of Black Women's Wages to Total Family Support

Wages of poor black women contribute substantially more to total family support than that of the white counterparts. 82.32 percent of family income of black female heads of households is derived from wages compared to 78.23 percent for white women. For black women heads of households with children under five, the pattern is similar at 82 percent for black women and 74 percent for white women. Key reasons are the higher payments white women receive from public assistance and child support compared to black women. White women receive 12.28 percent of income from public assistance compared to 10.50 percent for black women. Child support constitutes 8.37 percent of family income of white women below poverty, compared to 3.26 percent for black women. For women who head households with children under five years old, the difference is even more striking. White women's family income includes 17.20 percent from public assistance

compared to 9 percent for black women, while child support contributes 8 percent to white women's family income compared to 9 percent for black women.

Background

A number of explanations in both popular and theoretical literature have been offered for the low economic and wage status of black women. These range from education, skills acquisition, family and social pathology and public policy failure to provide income maintenance for distressed families, etc,. to such workplace issues as discrimination in hiring and placement and lack of work. Many of the explanations to date, however, have not examined industry hiring patterns in any detail, or such questions as work organization, occupational allocation and prevailing benefits which affect income and work life. Moreover, the issue of why black women fail to advance even in high growth industries has not been assessed.

When industry hiring trends are assessed, it is clear that black working women made improvements in some industries and lost ground in others. Between 1972 and 1982, for example, the proportion of black women employed in durables manufacturing, transportation/communications, banking and in the non-profit sector improved substantially. These gains supported a shift from employment of black women in lower status, poorly paid and irregular private household employment. Losses were also visible, however, in employment in insurance, in non-durables manufacturing and in the hospital industry.

Current patterns of hiring and wage scales of black women may pose key problems of uncertainty and risk. Currently, black women's work status is tied to the future of a fairly narrow band of industries compared even to white women, a comparable, but also discriminated group. This overwhelming dependency on such limited choice in industry and occupations may add to vulnerability of a high risk group. For example, while computer manufacturing, banking and health are considered "growth industries," employment in the computer industry and in banking is increasingly subject to effects of technological innovation and to "off-shore" export outside the U.S., where wage rates are low; while health jobs may be affected by pressures from public and private insurers to reduce labor costs.(1) In the case of the banking industry, white collar occupations most important to black women, such as data entry clerks, tellers, and other low level clerical jobs or those involving routine paper processing, may be subject to future mechanization or to off-shore export using satellite technology for data transmission to the rural U.S. or to developing countries. Also, the proliferation of automatic banking is expected to replace tellers jobs within a very short time frame. Black women are also less likely to be employed in occupations such as secretarial jobs and in lower level management which are projected to have the highest growth in the U.S. over the next ten years. Other industries where black women are employed that are targeted for export and/or automation include several non-durables industries (textiles, apparel, drugs, and other continuous processing industries), food preservation, automotive and light manufacturing.(2)

An additional important issue of uncertainty is posed by the high concentration of black women in the non-profit sector. Currently, over 40 percent of black women at all income levels work in the three categories of health, education and government.

Although traditionally the non-profit sector has been known for job security, current trends threaten to change this pattern and further contribute to uncertainty in employment. In health, education and government current efforts to reduce subsidies, administrative support costs of programs and individual benefits, as well as local government trends in cutting program outlays, have resulted in major reductions in staff in health, education and social services. Second, in the health industry, pressures from third party insurers to reduce insurance costs have also resulted in staff reductions in hospitals and other health care institutions. While government statistics forecast continuing increases in demand for health service workers, it is not clear what kinds of jobs will expand and whether such low level service employment traditionally available to black women will continue to expand.(3)

Risks are higher for low income working women than for other groups. One reason is because black women depend more on wages and income levels at the margin of poverty status to support families. Any slight change in employment or work scheduling will plunge these workers below Federal poverty levels. Another risk is posed by the absence of job security in part-time involuntary employment, and very low rates of workplace benefits in health and pensions. Finally, there are risks involved in the very low mobility in many occupations caused by low skills acquisition rates in many occupations.

Methodology and Organization of the Study

This is a preliminary investigation of workplace issues which influence the economic status of low income black working women. We examined three principal issues. First, we looked at current distribution of actual employment across U.S. industry to determine whether low income black women were being hired at rates similar to white women. Secondly, within industry, we examined the extent to which occupations were similar or different. Thirdly, we were concerned with issues of parity in wages and benefits. A final test of the issue of risk was the extent to which low income black women heads of household relied more or less than white women on work for family income.

Data selected as evidence for the study consisted of U.S. Department of Census Current Population Survey (C.P.S.) microdata tapes, March 1982. We supplemented this basic file for some variables with 1972 data to determine trends in sectoral employment. The CPS data file consists of a stratified representative sample of approximately 66,000 workers and includes detailed demographic profiles and workplace data, including one, two, and three digit-coded Standard Industrial Code (S.I.C.) for industry and International Labor Code (ILO) for occupations. We created a sub-file of black and white civilian working women ages 20 to 64 actually in the workforce for our analysis. While there are limits to the comparison between black and white women, the approach does permit us to test the effects of race as well as sex on employment.

The report is divided into three parts. The remainder of this introduction briefly reviews analyses relevant to our principal questions. With a brief demographic profile of black low income working women, a

second section examines census data and other evidence on the workplace status of low income black working women; and a third and final part examines wage and benefits in the workplace, along with a brief perspective on the future.

Current Research on Low Income Black Working Women

Principal themes which underlie current relevant research on the status of low income black women workers include:

1. the non-work status of black women: welfare and the culture of poverty;
2. human capital or education, skills and experience as determinants of wages, workplace status of black women;
3. labor market segmentation and race and gender;
4. industry structural change impacts and employment patterns.

Much research to date on black working women has focussed on the non-work status and welfare dependency while neglecting work patterns and workplace issues.

A strong focus in non-work analysis on black women has been placed on welfare as a cause of family distress, including family breakup and economic dependency. Intergenerational poverty suggested that welfare policy encouraged the growth of a sub-class of families where work had little meaning.(4) By contrast, other evidence suggested that poor families, even those headed by black women, rarely became "dependent" on welfare, but used public programs intermittently during temporary family stress or when employment was unavailable.(5)

The concept of human capital or skills, knowledge and education of workers has been used widely to explain productivity and wage level differences between workers. Simply stated, human capital defines a

worker's marginal productivity. Workers with little education, training or skills have lower marginal productivity and earn lower incomes than others. Challenges to the human capital productivity theory have been made, however, based on the evidence that high productivity among many workers results less from personal skills and education, than from large investments made by firms in machinery, equipment and automation processes. (6) At the same time, wages may or may not increase as the result of new capital investment. Petroleum workers, for example, have made relatively high wage gains but textile workers, representing another industry which has become highly automated, have not made substantial wage increases as a result of capital investment. Further, it is not clear how skills and education are evaluated in wage setting by industry. In the case of black women, for example, skills and education have improved substantially over the past decades. Current median years completed in school by black women are nearly equal to white men and women and exceed that of black males. Wages and salaries paid black women, however, though improving, still lag considerably behind other groups.

One key theory used to explain differential wages paid to women does not relate to the value placed on human capital by industry, but rather to women workers as "adjunct family workers". As Phyllis Wallace points out, a consumer oriented analysis has been used traditionally to explain the workforce behavior of women.(7) Women as additional family workers will work to contribute to total family income; however, their contribution is subject to interruption, particularly for childrearing. Black women, as economist Phyllis Wallace and others point out, almost never fit this model, however. Black women have long had workforce participation rates exceeding white women and in some age groups exceed those of males. This

behavior is explained according to Wallace by the fact that the principal family income of black families is frequently contributed by black women.(8)

More recently, women workers have been analyzed in the framework of "segmented" labor markets, where some workers in the labor force cluster or concentrate in a limited number of occupations or industries, and fail to improve their positions even when demand for labor is high. Analysis presented at a recent New York State Conference on Occupational Segregation and Impact on Working Women in 1982, as well as work by economists Phyllis Wallace and Julianne Malvaux suggest that the segmentation concept may apply to black women workers.(9) Researchers Chertos, Haigrere and Steinberg found that a narrow set of traditional women's jobs such as nurses and secretaries has not changed in status and wage levels, despite business growth and serious labor shortages. The researchers further observed that currently many male occupations become integrated, then "tip" to become resegregated as "women's jobs", taking on similar wage and status patterns to women's jobs. Firms may deliberately organize work to suit a particular labor group.

According to evidence presented by Malvaux on "crowding" in the female labor force, some new white collar jobs may be developed into discrete upper and lower tiers with corresponding wage systems.(10) Surpluses of high value white women (i.e. liberal arts Ph.D.'s, laid off school teachers), are recruited for the upper "supervisor" tiers, while lower level automated and routine clerical jobs are filled by working class women. As Wallace suggests, black women are clear losers in markets which take into account both race and sex in recruitment.

> In the past, the combination of race and sex discrimination has meant the almost complete isolation of black women workers from the internal labor markets or segregation into submarkets. Black women have been concentrated in the most menial, low paying and most unrewarding occupations in the general labor markets.(11)

The interaction of race with gender in segmented markets, however, has not been well explored to date. The extensive literature on racial discrimination beginning with Gary Becker, fails to resolve findings by Malvaux and others that black women constitute a special subgroup within the labor market, capturing a large share, for example of such jobs as data entry clerks or hospital kitchen or textile workers.(12)

A framework related to segmentation which looks more directly at employing industry "dual labor market" theory is also relevant to the case of black women workers. Unemployment, underemployment and employment at persistently low wages during periods of economic growth are explained by the existence of two types of employing sectors: a primary or high value sector and a secondary or low value group of industries. Differences may reflect more mature industries, obsolescence or market structural changes. Black women, as low skilled or marginal workers, tend to be recruited more often in such industries. In economist Barry Bluestone's analysis (following), traditional views of industry response to labor supply are rejected in favor of other evidence.(13) Labor, for example, is less mobile than traditional analysis assumes. Few workers relocate in response to changes in demand or wages. Also, many low wage industries may take advantage of

Bluestone Typology of Industry Characteristics

Influential Factors	Industry Characteristics	
	A. Primary/High Wage	B. Secondary/Low Wage
1. Growth in average hourly wage	High average growth	Low average growth
2. Demand for labor	High	Mixed (some low, some high)
3. Productivity	high	Low or mixed
4. Profit trends	high profit margins	low profit margins
5. Concentration v. Competition	few, large firms dominate markets	many small firms, high competition
6. Capital investment	high rates of capital investment per worker	low capital investment per worker
7. Product demand	low elasticity, low substitutability; little foreign competition	high elasticity of product demand
8. Public visibility	high visiblity	low visibility
9. Unionization	high rates of unionization; national collective bargaining contracts	low unionization, local, fragmented collective bargaining

Source: Bluestone, Barry, "The Characteristics of Marginal Industries," in Gordon, D.M. (ed) Problems in Political Economy, Lexington, Ma, D.C. Heath Company, 1971

such labor inertia by locating operations in depressed regions. This may be true for industries located in the South, such as textiles. While some declining or "foot-loose" industries have low wage structures (laundries, leather, textiles), more stable industries such as apparel and at least one growth industry, retail trade, tend to pay low wages even when growth is good. Finally, many industries with poor productivity records (steel, automobiles,) have until recently, maintained relatively high wage scales. Bluestone suggests that this variation among industries points to explanations other than that of traditional labor theory. Industry, with high levels of concentration will permit oligopolistic domination of key product markets which in turn leads to high profits. With such profitability, what Bluestone calls a "permissive economic environment" is created, in which trade unionization and collective bargaining are tolerated and higher wages result.(14) In other industries comprising a second tier, however, fragmentation and competition reduce both the possibility for high profits and the opportunity for unions to make wage gains. The apparel industry, which is unionized, but has failed to make wage gains, is an example.

The economic recession of the 1970's and other changes resulting from automation, structural change and job export, have not entirely negated these findings about why particular industries have higher wages than others, and why black women tend to be among the most marginal workers in the U.S. economy. A number of related trends, such as deregulation and increased competition in such industries as the airline industry and the computer industry, or threatened bankruptcies in others such as chemicals, automotive and steel industries, indicate major upheavals have leveled

profits, forced unions to accept reduced wages and benefits and generally reduced workforces. With a less permissive labor environment, however, the distance between labor groups still remains. Examples are suggested by the concentration of black women workers in textiles and apparel in the South, by food service workers in the retail food trade and by maids and maintenance personnel in the hotel industry. While some of these industries represent "improvements" over traditional employees (i.e. apparel, manufacturing, household work), they often mean little more than "moving over".

Socio-demographic Profile of Low Income Black Working Women

There are a number of socio-demographic characteristics of poor black women which impact on their economic status. Much social research on poor black women to date has placed emphasis on a culture of poverty thesis of economic status. However, we have chosen a new approach which examines black women who are employed, but live in poverty. Our consideration of social status thus centers on the fact that in spite of participation in the paid labor force and incomes consisting primarily of salaries and wages, many black women have incomes low enough to meet the U.S. Department of Labor's poverty definition of $9,000 for a family of four. Further, since the majority of these women are heads of households, the implication of poverty status despite paid work has particular significance and impacts, extending to dependents, children, and in some cases, spouses.

Our findings challenge many stereotypes about black women and their families. We find that most black families maintained by women are supported by earned wages and salaries and not by public assistance. Low income black women in fact depend less on all forms of non-wage assistance than other women do. In addition, our data support the lesser known fact that many black women single heads of families are in the labor force. Not only do they work, but they participate at far higher levels than other groups. The combination of high work levels, financially unrewarding work and extensive financial responsibility for family members places these women at economic risk and under considerable stress as breadwinners.

Recent literature on stress related to low status occupations, and work on stress related to living conditions associated with poverty, indicate risk not only affects the well-being of working mothers heading families, but extends to the well-being of their children and other family members.(15) The following briefly outlines background research and is followed by our evidence on social and demographic status of poor black working women.

1. Trends in Household Formation

The rise in the number of single parent families is a phenomena which has been closely watched by researchers and policy makers. While originally viewed as a problem unique to minority families, the increase in the number of all single parent families during the sixties created a new social concern and policy focus. Between 1960 and 1978, the number of children in single parent households doubled, and increased by 9% between 1977 and 1978. Social scientists estimated that one out of every five

children would spend a portion of their lives living with one parent. By the 1970's estimates were becoming reality; the number of two parent families continued to decline, while the number of one-parent families increased by 3.4 million or to equal 21% of all families.

In spite of increased evidence of the change of family structure, particularly among black families, contemporary work on this topic is scant. Work on black families was traditionally dominated by family studies in the sixties; however, most focussed on pathological perspective, emphasizing breakup and social disorganization. This work hypothesized that families headed by women were inherently deviant because they departed from the nuclear two-parent norm.(17) Much of this work, however, failed to analyze family functioning or processes, but instead made a strong association between father absence in the household and negative developmental consequences for children.(18)

One particular shortcoming of analytical work on black families headed by women is the tendency to view such families as homogeneous. This is in part due to inadequate knowledge, and lack of systematic investigation of the causes and consequences of black single parent status on families. A recent bibliography of contemporary literature and studies on black families headed by women concluded that much of the research on single parent families only inadvertently described or included black women heading households.(19) A second shortcoming is that most research concentrated on teenage mothers (20), and families headed by women with children receiving public assistance.(21) Consequently, although findings may be applicable to specialized subsamples, generalizations from these studies are often inappropriate for application to all black families headed by women.

Our research departs from both the pathological and homogeneous perspective. We attempt here to describe the socio-demographic characteristics and living conditions of a substantial proportion of poor black single women and the families they head. We estimate that this group makes up approximately 30-40% of all black families headed by women. In spite of their poverty status, these women can be viewed as fighters struggling for the survival of their families. The living conditions associated with their poverty thus appears to result from low wages rather than some pathological causes as described in the past.

Our analysis looks primarily at women heading households with no husbands present. There are two reasons for this. First, they make up the largest proportion of poor black working women. Second, they seem most at risk because their wages provide the main support for dependents.

2. Poverty Status

Six percent of all the women workers in our sample (N = 2,143,489) had incomes from wages and salaries below the government established parameters of poverty. Black women were disproportionately poor since 28% of all poor women were black (N = 600,177). Black women also make up a significant amount of the near poor. While 24% of women workers had incomes within 1.49% of the poverty level, fifty-two percent of black working women were within 1-1.49% of the poverty level. Poverty status and household structure appear highly related. Fifty-two percent of the black women who were poor (N =310,874) headed their own households. Fifty percent of these (N = 300,460) did not have spouses. Two percent (N=10,414) of poor working women designate themselves as heads of households because they are the main breadwinners in spite of their spouse's presence. A significant proportion of the women heading

households with no husbands present had dependent children under 18 years of age (82%) or under six years of age (23%).

3. Family Structure, Size and Composition

The family structure of poor black working women contrasts substantially with other families in size, composition and characteristics of household head. Families headed by women with no husband present are likely to be small, consisting of 2-3 persons. However, black families are somewhat larger, consisting of 3.63 persons. While the size of black families headed by women has decreased since 1970 (mean=4.01), these households remained larger than those headed by white women at 2.86 persons per family. Thirty-three percent of black female headed households currently consist of two persons while three person families represent 25.4% of total and four persons 18.5% of total.23

Family composition appears to vary widely. In the majority of sample families, or 55.2%, the female householder was the only adult present.24 Sometimes families consist of the mother, children and another member over 18 years of age (44.8%); for example, 28.5% had one member 18 years of age other than the female head. Sixteen and three tenths percent (16.3%) had two additional adult members.

The number and ages of children also contrasts with other families. On the average, black families had 1.99 children while white families had 1.72 children. Most families, or 57.7%, had children between the ages of 6 and 17 years of age. Twenty-three and four tenths percent had some children under six years of age and older children. Only 18.8% had very young children or under six only.

Black women heads of households usually have responsibility for rearing one child (37.5%) or two children (31.7%). Few have to muster their time and energy in rearing three children (18%) or four children (13.1%)(25).

Although black single parent families are getting smaller, their size and the number of children indicate that they have more childrearing responsibility than their white counterparts. While there are other adults present in some families to possibly share the responsibility for childrearing (44.8%), there are no other adults in most families (55.2%), and the householder is the sole childrearer. Childrearing responsibility is diverse and demanding in that families have children of all ages. Families with children under six years of age have the added burden of locating and paying for suitable childcare if they work outside the home. Families with school-aged children and adolescents have to cope with locating afterschool childcare and/or adequate supervision if they work after three o'clock.

4. Demographic Profile of Working Household Heads

The age distribution of black women householders is evenly spread throughout the working age cohorts; however, marital status has changed over the past decade.

Seventy-one percent of female black householders, are in prime working age, or 25-54 years of age. Eleven and two tenths percent are under 25 years of age and 17.8% are 55 to 75 years of age or over. Women in age cohorts 25 to 29, 30 to 34, 35 to 44, and 45 to 54 years of age head households in proportions that do not differ significantly (16.2%, 15.2%, 23.3% and 16.4% respectively).(26)

The median age of black women householders differs substantially according to marital status. Black females household heads who have never married tend to be younger (=28.7 years of age), compared to separated (=38.1 years of age), and divorced (=39 years of age) householders (27).

Since 1970 the number of families maintained by women has increased rapidly, reflecting changes in marital status. In white families maintained by women, most are divorced (8.1%) or separated (3.0%); few (1.5%) are never married.

For black families the situation is reversed. In 1981, 47.5% of all black families were maintained by women (28). Most black women maintaining families, however, have either never married or are separated; fewer are divorced. Since 1970 there has been little change in the number of black women maintaining families who were separated (12.8%), but substantial increases are visible in both never married and divorced categories (see Table 1 on following page).

One of the most striking changes in the socio-demographic profile of black women has been the rapidity of gains in educational attainment, even among low income householders. Most women heading families with children under 18 years of age have completed at least a high school education. 41.2% of the sample have completed high school and 15% have completed 1-3 years of college. Women 45 years of age or under had slightly more education of all women heading families, 43.5% had completed high school and 16.5 had completed 1-3 years of college.

Table 1

Marital Status of Black Families With

Own Children Under 18 Years of Age:

1981 and 1970

	1981		1970	
	White	Black	White	Black
Two-Parent Families	83.2	49.5	91.1	67.0
One-Parent Families	16.8	50.5	8.9	33.0
Maintained by Mother	14.7	47.5	7.8	30.6
Never Married	1.5	16.4	.3	5.6
Spouse Absent	3.5	15.1	2.5	15.2
Separated	3.0	14.0	1.5	12.8
Divorced	8.1	11.9	3.1	5.1
Widowed	1.6	4.2	2.0	4.7
Maintained by Father	2.1	3.0	.1	2.4

Adapted from U.S. Bureau of the Census, Current Population Reports, Household and Family Characteristics, Series P-20, #371, March 1981. Table D, p. 7. Two-Parent and One-Parent Families as Proportions of All Families With Children Present by Race: 1981 and 1970.

While black women heading households and living in poverty are less educated than white women in similar circumstances, their mean educational attainment of 10.8 years does not differ significantly from that of other women (11.3 years). This was the case whether spouse was present or absent in the household.

Black women breadwinners with children under five years of age are by far the most educated women in the sample. With 11.95 mean years of education, they exceeded white women who averaged 11.44 mean years of education. This probably reflects a younger age (cohort) which benefited from increased educational opportunities of the sixties and seventies. This group also works more hours weekly on average (=37.35) than any other group of women, black or white.

The overwhelming majority of black families maintained by women (79.4%) live in metropolitan areas (standard metropolitan statistical areas - SMSA's). By definition, these areas contain at least one central city of 50,000 inhabitants or more. Most of the sample or 61.3% live in central cities. (29)

5. Labor Force Participation

Traditional thinking suggests that most black women maintaining families are unemployed. Actually the reverse is true. Table 2 indicates that the majority of black women in all marital status categories are in the labor force (i.e. working or actively seeking work). This is true whether women are never married (50.3%), separated (59.9%) or divorced (68.8%). Like white women, black women who are divorced have higher rates of labor force participation than those with other marital status.

Table 2

Labor Force Participation and Marital Status

	Black Women	White Women
Never Married	50.3	65.0
Married, Husband Present	59.5	50.3
Married, Husband Absent	59.9	61.8
Divorced	68.8	76.0
Widowed	26.6	21.7
Overall	53.2	51.8

Adapted from Hayghe, Howard, Monthly Labor Review, May 1982, p. 55.

Labor force participation appears, as expected, related to the age of children in the household. Women with children under six years of age are less likely to be employed (48%) than those with older children. Sixty and nine tenths percent of children 6-13 years of age and 58% of the children 14-17 years of age have mothers heading households and in the labor force (see Table 3 below.) While the number of hours a mother worked per week was influenced by the presence and ages of children for white families, this is not true for black families. White women with young children worked fewer hours per week in families with children under 5 years of age (30.4) than in families maintained by women as a whole (32.9) or with children under 18 years of age. The reverse is true in families maintained by black women. Black

Table 3

Labor Force Participation of Black Women in One Parent Families by Age of Children

Ages of Children	Total No. of Children	No. of Children With Mother in Labor Force	Percent of Children With Mother in Labor Force	Income
14 to 17 years of age	947	549	58%	$10,600
6 to 13 years of age	1,708	1,040	60.9%	$ 8,900
Under 6 years of age	1,043	501	48%	$ 7,300

Adapted from Grossman, Allyson Sherman, Special Labor Force Summaries, "Mothers in the Labor Force," Monthly Labor Review, February, 1982.

women heading families are more likely to work when they must care for young children. In fact, working black women who are poor and have children under five years of age worked more hours per week than any other category of female householders (See Table 4 on following page).

Table 4

Number of Hours Worked Per Week By Household Structure and Children's Age

	Black Women	White Women
Heads of Household	31.88	32.99
Heads of Household - No Spouse Present	32.2	32.9
Heads of Household - No Spouse Present and Children Under 18	34.2	32.3
Heads of Household - No Spouse Present and Children Under 5	37.3	30.4

Although 40% of low income black women work part time, part year, they have higher labor force patterns proportionately than any other group. Full-time full-year work does not seem to be deterred by the presence of children in the women heading households (28.6%), by no spouse present (29.6%), by the presence of children under 18 years of age (34.7%), or by children under 18 years of age (30.1%).

One of the most striking facts visible in our evidence is the extent to which wages of low income black women heads of households constitute sole family support. We have outlined the wage and compensation structure of the group in detail elsewhere in this report. But one dimension of the family support picture relates directly to family and non-wage support.

Poor working women and their children receive little non-wage support. One reason is the low level of child support payments. It is hard to tell if payments are low due to irregularity or very low rates of compensation. Whatever the reason, black women heading households report receiving annually $297.36 in child support for children under 5 years of age and less, and $182.77 for children under 18 years of age. In all household categories, white women report receiving more child support than black women. (See Table 5).

Table 5

Annual Mean Amount of Child Support Received

	Black Women	White Women
Heads of Household	145.34	390.83
Heads of Household - No Spouse Present	150.38	407.54
Heads of Household - No Spouse Present and Child Under 18 Years	297.36	357.44
Married Heads of Household	0	20.5

Low incomes and socio-economic conditions in these families would suggest dependence on public assistance. On the whole, black women were not dependent on "Welfare" to support their families. Annual grants averaged $550.59 in families with children 18 years of age and younger, and even less, or $394.86 in families with children under five years of age. While women and children in this sample received grants from Aid to Families with Dependent Children (AFDC); our data indicate that some

families received none at all, while some at maximum received $5,028. In no household category except for married head of household did black women receive more than white women. While women heading families with children under five years of age received almost twice as much in AFDC payments ($758.67) as black women heading similar families ($394.86), although our data indicate that their families contain fewer children. (See Table 6).

Table 6

Annual Mean Amount of Public Assistance Received

	Black Women	White Women
Heads of Household	477.67	574.88
Heads of Household - No Spouse Present	485.85	593.17
Heads of Household - No Spouse Present and Child Under 18	550.59	660.57
Heads of Household - No Spouse Present and Child Under 5	394.86	758.67
Married Heads of Household	241.74	169.50

II. Distribution and Concentration of Low Income Black Working Women in U.S. Industry

In examining employment data on industry, we asked two principal questions. First, which industrial groups are the major employers of black women compared to total women's employment in an industry, and secondly, what industries tend to employ more low-income black women. These patterns help indicate possible areas of hiring bias, or within industry bias in work assignments.

Employment Patterns in Industry

Our findings are summarized in Table 7. Black working women are concentrated in a narrow band of industries, compared to white women and further, within industry, exhibit different occupational and work patterns. Black women, for example, frequently exceed their proportion of 11 per cent in the women's workforce compared to white women in industrial categories, which are key employers of women. In such "female-intensive" industries, such as retailing and the non-profit sector, where over 60 percent of total employment is female, black women are more likely to fall in the low income worker group and to work in clerical, sub-professional and blue collar service jobs than white counterparts. Black women are also more likely to work in blue collar industries and in low wage services industries such as building services or the hotel/motel industry than white women, whose concentrations are higher in white collar industries such as banking and insurance. Significant numbers of black women still work more in blue collar manufacturing and in private household work than white women. In the non-profit sector where most women of both races are employed, the highest employers are education and health. Respectively seven and 19 percent of black women workers are employed in these two industries.

Table 7

Distribution and Ranking of Low Income Black Women Workers in Major Industrial Categories

	Black Women:				White Women:			
	% Total	Rank	% Below Poverty	Rank	% Total	Rank	% Below Poverty	Rank
Industry:								
Durable Manuf'g								
Elec. Equipment	2.09	15	5.36	14	2.54	9	3.26	11
Non-durable Mfg.								
textiles	2.01	16	7.85	13	0.89	16	3.48	10
apparel	3.25	11	23.49	4	2.21	11	6.09	6
Commun./utilities	2.52	14	1.81	16	1.98	13	1.55	16
Trade								
eating, drinking	4.10	7	30.00	2	5.42	5	18.95	2
other retail	5.74	4	10.88	10	11.82	2	6.22	4
Banking/Finance	3.31	10	8.10	12	4.57	6	1.72	13
Insurance/Real Estate	2.90	13	12.34	9	4.43	7	2.46	12
Private Household	5.37	5	38.70	1	1.43	14	21.86	1
Business Serv, Repair	3.16	12	23.51	5	2.86	8	5.90	7
Personal Service	4.43	6	27.64	3	2.39	10	9.26	3
Professional Services								
medical (exc.hospitals	7.51	3	19.57	6	6.55	4	5.39	8
hospitals	11.87	2	10.56	11	8.30	3	1.45	14
welfare	3.88	8	15.05	7	2.19	12	6.12	5
education	13.25	1	12.75	8	13.87	1	3.76	9
Government								
federal	3.56	9	4.01	15	1.59	15	1.44	15

While black women also have significant employment in retailing and in personal services such as banking, insurance and public administration, black women are more likely to work at low salaries compared to white women. We examined industrial sector BLS data separately using two- and three- digit Census codes to identify black women's share of work in key employing sectors. To assess the issue of discrimination and wage parity questions, we also looked at differences in hiring patterns for black and white women, using the 3-digit-industry code, and the occupational structure within industry, using a cross tabulation of the three-digit Standard Industrial Code (SIC) and one digit occupation code (ILO). We also examined three digit occupations separately. Finally, to look at the issue of wage parity in industry, we compared median income for full-time black women workers, compared to white women. The data, based on analysis of two-digit code industry data, are displayed in Table 8 following, and a more detailed three-digit code analysis is utilized throughout the following text.

1. Durables Manufacturing

As is the case with women in general, few black women work in durables manufacturing; black women, however, are more likely to be employed in a number of durables industries than white women. Examples include furniture, primary metals and automotive and aircraft manufacturing. The table below examines black women's shares of total women's employment in selected durables industry categories:

Table 8

DETAILED DISTRIBUTION OF BLACK WOMEN WORKERS BY INDUSTRY AND INCOME

Category:	Black Women		White Women	
	% Total	% Below Poverty	% Total	% Below Poverty
Agr. Products	0.22	77.95	0.43	21.13
Agr. Services	0.05	100.00	0.25	9.93
Mining	0.12	-0-	0.47	0.45
Construction	0.45	24.55	1.09	3.94
Durables Manufacturing				
Ordinance	0.05	-0-	0.19	3.05
lumber	0.36	23.46	0.20	0.00
furniture	0.34	10.83	0.32	5.87
stone, clay,glass	0.15	0.00	0.33	1.21
prim. metals	0.51	0.00	0.29	8.73
fabricated metals	0.62	8.09	0.93	2.34
machinery (exc.elec)	1.22	8.47	1.63	1.95
elec. equipment	2.09	5.36	2.54	3.26
automotive	0.46	8.28	0.31	3.38
aircraft	0.37	11.33	0.36	1.95
other transport	0.05	0.00	0.15	3.49
instruments	0.41	23.87	0.67	1.20
miscellaneous	0.50	12.57	0.45	3.76
Non-durables:				
food	1.25	14.21	1.26	3.17
tobacco	0.21	0.00	0.05	0.00
textiles	2.01	7.85	0.89	3.48
apparel	3.25	23.49	2.21	6.09
paper	0.52	0.00	0.50	3.86
printing	0.89	11.40	1.63	4.16
chemicals	0.87	4.82	0.80	0.97
petroleum	0.22	0.00	0.13	0.00
rubber, plastics	0.65	16.27	0.70	2.64
leather	0.22	0.00	0.44	4.46

Table 8 contin.

Industrial Category	Black Women % Total	Black Women % Below Poverty	White Women % Total	White Women % Below Poverty
Rail Transportation	0.08	0.00	0.09	6.56
Other Transporation	1.75	10.22	2.00	5.19
Communications, utilities	2.52	1.81	1.89	1.55
Other Utilities	0.92	13.87	0.68	2.59
Trade:				
wholesale	1.63	11.25	2.90	5.77
eating, drinking	4.10	30.00	5.42	18.95
other retail	5.74	10.88	11.82	6.22
Banking, finance	3.31	8.10	4.57	1.72
Insurance, real estate	2.90	12.34	4.43	2.46
Private Household	5.37	38.70	1.43	21.86
Business Repair	3.16	23.51	2.86	5.90
Other Repair	0.11	0.00	0.38	3.51
Personal Services	4.43	29.64	2.39	9.26
Entertainment	0.21	52.31	0.82	9.04
Medical (exc.hospitals)	7.51	19.57	6.55	5.39
Hospitals	11.87	10.56	8.30	1.45
Welfare, Religious	3.98	15.02	2.19	6.12
Education	13.25	12.75	13.87	3.76
Other Profess.	1.26	2.57	3.45	2.41
Forestry, Fish.	0.05	0.00	0.05	0.00
Government:				
Postal	1.10	0.00	0.41	0.93
Other Federal	3.56	4.01	1.59	1.44
State	1.20	2.95	1.08	2.10
Local	1.92	8.66	1.60	3.06
Total (All Women)	100.00		100.00	
Total Below Poverty		15.02		5.11

	% total Women's Employment	Share of Total Women's Employment	
		Black Women	White Women
Furniture	.33	12.90	87.09
Computing Equipment	.52	7.52	92.58
Machinery	.45	9.14	90.86
Radio/TV, communications equip.	.59	12.20	87.89
Electrical Equip.	1.67	9.12	90.87
Motor Vehicles	.33	16.20	83.80
Aircraft	.36	11.85	88.17

As the table below and Appendix A show, black women have different industry and occupational patterns compared to white women. They are severely underrepresented in electrical computer equipment and somewhat better represented in radio, television, communications, electrical machinery and equipment, which represent important sources for women's employment in the durables category. In examining occupations, however, we see different evidence. In the computer industry for example, while black and white women have similar levels of clerical employment, black women occupy few blue collar operative jobs, or professional/technical employment. The opposite pattern is visible in radio and television communications equipment industry:

	Temp. Empl.		Prof.		Mgmt.		Cler.		Oper.	
	B	W	B	W	B	W	B	W	B	W
Electron. Comput.	133	155	.04	.11	—	.02	.17	.19	.08	.18
Radio/TV	.62	.59	.10	.06	—	.03	.04	.16	.42	.27
Elec. Equip.	1.30	1.72	.16	—	.05	.04	.41	—	.96	1.02

2. Non-Durable Manufacturing

Of production sectors in the economy, non-durables manufacturing a traditional employer of women, continues to provide substantial women's employment. 8.6 percent of all white women and 7.5 percent of black women work in non-durables manufacturing. Within the sector, key industries employing women are apparel, food and textiles. Non-durables industries can be divided roughly, however, between industries which have become highly mechanized and those which remain "labor-intensive". The distribution of women tends to follow this pattern of labor intensiveness. Of the mechanized industries, tobacco, chemicals, drugs, petroleum, rubber and plastics employ few women and negligible numbers of black women. The more labor-intensive group, however, is a key source of jobs, particularly for low income black women. Black women account for about 12% of women workers in the food processing industry, about half the women's workforce in the most important of the textile categories, yarns and finished fabrics, and 15.24 percent of women workers in apparel manufacture.

The pattern of mechanization outlined above also appears to influence the extent to which low income employment for women is available. For example, there are a negligible number of low income black women employed in the petroleum industry. By contrast, food, apparel and the rubber/plastics industry employ higher proportions of low income black

women workers. 14.21 percent of black women employed in food manufacturing are low income earners, 23.45 percent in apparel, and 16.27 percent in the rubber/plastics group. Appendix B displays detailed data on income distribution of black women workers by key two-digit industrial groups.

Hiring discrimination is possibly indicated by the evidence that black women are underrepresented compared to white women in two industries of the group which are significant employers of women, the newspaper industry and printing and publishing. Black women are employed at only about half the rate of white women in these industries overall. The disadvantage of black women workers is further compounded by their low representation in technical, professional, managerial and clerical jobs in these industries. Black women are hired at higher rates than white women as blue collar operatives in the printing industry; but in neither printing or newspaper industry do black women occupy the higher paid crafts jobs at the same rates as white counterparts. In other non-durables manufacturing where women have substantial employment such as apparel, textiles, and plastics, black women work almost exclusively as operatives while white women tend to be employed mainly in clerical jobs.

3. Transportation and Utilities

Among less traditional industry employing women, transportation and utilities represent genuine status gains for black women in incomes and in equitable shares of women's employment. The proportion of black women employed in transportation increased from .65 percent to 1.49 percent between 1972 and 1982, while communications employment increased from 2.00 to 2.92 over the period. Currently, 2.78% of all women are employed in the sector and black women are employed at somewhat higher rates to their

proportion in the women's workforce than white women as the table below illustrates:

	% Total Women's Employment	% Black	% White
Transportation	2.78	N.A.	N.A.
-streetrail, bus	0.64	15.58	84.12
-air transport	0.43	13.32	86.68
Communications/utilities	1.98	N.A.	N.A.
-telephone	1.58	17.45	82.58
Utilities	0.72	N.A.	N.A.
-electric power	0.30	14.28	85.72

Higher proportions of black than white women work at low income jobs in the sector however. Only in rail transportation, do white low income women workers exceed black women, as the table following illustrates:

	Total Women Employed in Sector:		Women Poverty in	Below Sector
	% T Black	% T White	% T Black	% T White
Rail Transportation	0.08	0.09	0.00	6.56
Other Transportation	1.75	2.00	10.22	5.19
Communications/Util.	2.52	1.89	1.81	1.55
Other Utilities	0.93	0.69	13.87	2.54

Higher rates of hiring black women in these industries are reflected in superior occupational distribution, (see table below). In surface transportation, however, higher proportions of black women work as clerks, blue collar service workers and laborers than white women, and far fewer are employed in managerial and technical jobs and in better paid transport operators (i.e. bus drivers). Current wage levels for bus drivers for example, are $12.00 per hour compared to rates of $4-5.00 per hour for clerical work. The telephone industry employs black women at higher rates than white women overall. Black women also have higher employment in technical/professional occupations, and in crafts and clerical jobs in the commmications industry.

4. Retail Trade

Retail trade is a significant employer of women and of black women in both non-food categories and in food retailing. Thirteen and four tenths percent of the women's workforce is employed in non-food retailing and 5.27 percent in eating and drinking establishments. The sector is less important for black women than white women however, and this is visible in the sector's providing only 5.74 percent of black women's employment in non-food retailing and 4.10 percent in food retailing.

In the non-food areas, key industries employing women workers are mail order businesses, apparel, and grocery stores. A surprising finding of our data is the extent to which mail order and department store employment for both black and white women dominates the sector. Mail order and department store business provides 3.13 percent of total women's employment compared to less than one percent for apparel. From the table below, however, it is clear that black women fare less well in overall distribution of jobs in retailing compared to white women.

Non-Food Retailing	% T Women	Black Women	White Women
-mail order	3.13	9.61	90.39
-grocery stores	2.11	6.34	93.66
-apparel	0.96	4.20	95.80
-misc.	0.92	4.82	95.18
Food Retailing			
-eating, drinking estab.	5.27	9.12	90.88

When earnings are taken into account, black women are clearly more disadvantaged than white women in the retail industry. Substantally higher proportions of black than white women work at low incomes in both non-food and food retailing. In food retailing, despite the very high levels of low income white women employed, black women are one third more likely to earn incomes below poverty.

Low Income Women's Employment in Retailing

	Total Women Employed		Women Below Poverty	
	% Total Black	% Total White	% T Black	% T White
Wholesale Trade	1.63	2.90	11.25	5.77
Eating and Drinking	4.10	5.42	30.00	18.95
Other Retail	5.74	11.82	10.88	6.22

In assessing hiring, using detailed data, it is clear that the worst employment records for black women within the retail group are represented by three groups: grocery stores, apparel and accessory stores and drug stores.

	Total		Mangmt		Sales		Clerical		Other Serv.	
	B	W	B	W	B	W	B	W	B	W
Grocery	1.14	2.24	.07	.18	.12	.29	.69	1.25	.07	.09
Apparel, acc.	.34	1.04	.01	.23	.13	.57	.14	.14	—	.01
Drugs	.28	.71	.03	.06	.04	.22	.16	.27	.04	.09
Dept, mail	2.57	3.20	.13	.41	.77	1.34	1.29	.07	.13	.07
Eating, Drin.	4.10	5.42	.24	.50	—	.02	.51	.41	3.23	4.37

The poor hiring records of some industry are apparent by comparing other substantial employers in the trade group with patterns of the first four groups in hiring black and white women. In addition to the very low numbers employed, black women work primarily in clerical positions rather than sales, and few are employed in management jobs. For those sectors of retail trade where substantial numbers of black women are hired, such as department and mail order establishments and eating and drinking establishments, occupational patterns are only slightly better in sales management than in craft occupations. In these industries, black women are still concentrated in clerical and blue collar service jobs.

5. Finance, Insurance and Real Estate

Black women currently have a significant share of women's total employment in the finance, insurance and real estate industries of the economy (F.I.R.E.). Black women's employment improved most in banking, increasing from 1.88% to 3.54% of total employment between 1972 and 1982, while insurance fell from 4.11 to 3.10 over the period. Black women generally fare better overall in the two largest employing sectors of the group, banking and insurance and less well in smaller employer areas of credit and real estate. In part, the very low rates of hiring black women in the credit and real estate industries suggest that some discrimination may be taking place in these less visible employment areas.

	% T Women's Employment	% Share Black Women	White Women
Banking	3.08	9.57	90.93
Insurance	2.90	8.55	91.45
Credit	.95	4.64	95.36
Real Estate	1.35	6.81	93.19

Employment of low income black women within the F.I.R.E. group of industries is similar to that of other key employing industries in the economy. Black women are likely to have substantially higher rates of low income employment than white women workers. Of the two largest employers, banking and insurance, the proportion of low income black women in banking at 8.10 percent is better than the insurance industry rate of 12.32 percent. This compares to less than three percent low income employment for white women in the two industries, however.

Low Income Women's Employment in the Finance Insurance and Real Estate Group

	Total Women's Employment		Employment Below Poverty	
	% T Black	% T White	% T Black	% T White
Banking	3.31	4.57	8.10	1.72
Insurance	2.90	4.43	12.34	2.46

Of the white collar service group, industries with the worst record for hiring black women appear to be credit agencies and real estate which respectively employ one-third and one-half the rate of white women. In these industries, moreover, black women are most likely to be working almost exclusively in clerical work compared to white women.

Banking and insurance are the leading employers of black women in the sector. Insurance, the second largest, has a generally poorer performance, with a 70 percent employment ratio of black to white women workers, compared to 80 percent for banking. Fewer black than white women are also hired in sales and clerical work and in management in insurance. In neither banking or insurance, however, do black women occupy positions in professional and technical occupations at the rate of white women.

	Total		Pro/tec		Mangmt		Sales		Cler.		Other Serv.	
	B	W	B	W	B	W	B	W	B	W	B	W
Banking	2.52	3.16	.28	.21	.01	.49	.05	.01	2.08	2.42	.10	.03
Insurance	2.12	3.00	.34	.22	.09	.26	.29	.44	1.28	2.06	.11	.02
Credit Agen.	.38	1.02	—	.05	.09	.20	—	.01	.28	.76	—-	—-
Real Estate	.79	1.43	.01	.01	.05	.35	.06	.50	.51	.48	.11	.08

6. Services

Only 2.27 percent of women's employment is in the business services sector. Black women are highly concentrated in a few industries such as building services where blue collar service employment is important, and temporary employment agencies. Few black women are employed in the professional and technically oriented businesses.

	% Total Women's Employment	% Black Women	%White Women
Building Services	0.40	35.21	67.79
Employment Services, Temporary Work	0.43	16.60	83.40

Private household employment and personal services overall represent 5.27 percent of total women's employment, and 7.09% of black women's employment. Within this part of the service group, black women's share of total women's employment is highest in private household work, laundries, dry-cleaning establishments, and in the hotel industry, as the table below indicates:

	% Total Women	% Black Women	%White Women
Private Households	1.89	33.29	66.71
Hotel/Motel	.97	23.40	76.60
Lodging	.94	16.08	83.92
Laundries, dry cleaning establishments	.50	33.51	66.49

Since the industry group overall is more important for black than white women, it is useful to look more closely at this employment distribution. To some extent, the "moving over" process suggested earlier may be most visible in this sector, as black women shift from traditional domestic household work to work which is similar in nature but in industries which have become new employers of low status service and maintenance workers. Chief among new industries generating such work are the hotel/motel industry and laundries and dry-cleaning business. Thus, only 5.37 percent of black women are currently employed in private households, compared to over 15 percent two decades ago.

Black women have a high share of low income employment in these industries compared to white women, compounding the problem of overrepresentation. They are more dependent on the household and personal services industries, but earn less in these workplaces.

Low Income Women's Employment in Private Household and Personal Services

	Total Women's Employment		Employment Below Poverty	
	% T Black	% T White	% T Black	% T White
Private Households	5.37	1.43	38.70	21.86
Personal Services	4.43	2.39	27.64	9.26
Entertainment	0.21	0.82	52.31	9.04

Service industries appear to be clearly racially structured in hiring practices with less overlap between the races as in other industries. For example, while black women dominate employees in building services, private households and hotels, white women tend to be hired at high rates in business management consulting, beauty shops and entertainment categories. Black women's occupations within the services sectorare heavily weighted toward blue collar service workers, operatives and clerical workers, as the following table indicates:

	Total		Management		Clerical		Operatives		Other Services	
	B	W	B	W	B	W	B	W	B	W
Building services	1.20	.29	-	.01	-	.06	-	-	1.46	.21
Private households	5.37	1.43	-	-	-	.04	-	-	5.08	1.25
Hotels, motels	2.03	.79	-	.10	.18	.22	-	-	1.84	.41
Laundries, dry-cleaning	1.42	.37	.05	.02	.20	.16	.99	.17	.05	.01
Employment, temporary help agen.	.61	.41	-	.04	.35	.25	-	-	.23	.02
Entertainment	.11	.54	.03	.04	-	.14	-	-	.09	.17
Beauty shops	.44	.75	-	-	-	.02	-	-	.44	.73

7. Professional Services: Health, Education and the Non-Profit Sector

Professional services, including health, education, welfare and professionally related employment is the largest employment group for women overall, as well as the largest employer of black women workers. By far the most significant employer is the health industry, which hires 15.37 percent of all women and nearly 20 percent of all black women. Second in importance is education, employing 13.79 percent of women and 13.25 percent of black women.

Health industry employment patterns contrast significantly between black and white women. Black women are highly concentrated in non-hospital services and in the convalescent home industry, while white women dominate physicians' offices and have higher shares of hospital employment than black women. While employment of black women grew overall between 1972 and 1982, the proportion of black women employed in hospitals declined slightly from 11.92 to 11.29 over this period.

	% Total Women's Employment	% Total Black	%Total White
Physicians' Offices	2.43	3.30	96.70
Hospitals	8.72	15.94	84.06
Convalescent Homes	2.59	18.51	81.49
Other Health Services	1.65	19.24	80.76

Controlling for income, it is clear that patterns in the health industry also contrast between black and white women. The non-hospital industry employs a significantly higher proportion of low income black women, or well over three times the rate of low income white women.

Low Income Women's Employment in Health Industry

	Total Women's Employment		Employment Below Poverty	
	% T Black	% T White	% T Black	% T White
Non-Hospital				
Medical Services	5.51	5.51	19.57	5.39
Hospitals	1.45	8.30	11.87	1.45

The dual disadvantage of black women in the health industry is visible in the table above. Black women's highest rates of employment are in that part of the health sector which has the highest proportion of low income women workers, while their employment in the higher wage structured hospital industry is not even one-fourth that of white women. In fact, when we measured the

ratio of concentration of black to white women below poverty in health, the results indicated that for "other medical services" this was 275.90%, compared to 137.30% for hospitals.

The health industry constitutes an increasingly complex employment system, differentiated by specialized care orientations, by the type, level and mix of public subsidies and private payments, and by occupational structures within the system.

Divisions are visible between specialized clinics (including physicians' offices) and hospitals on the one hand, and convalescent homes, community-based general health clinics and home based care services on the other. Clinics and hospitals involve higher cost and more specialized kinds of care, have large investments in sophisticated technology for diagnosis and treatment, and substantial capital investments. Staffs thus are highly specialized professionals. Higher wages are one outcome and lower status workers may also benefit in skills and advancement opportunity. Unionization and collective bargaining have also made inroads in the more visible hospital industry. (30)

By contrast, convalescent homes, community based clinics and home based care services provide more general care, a wide variety of preventive and health maintenance services to family and to the growing population of elderly and disabled in need of long term care, and general health and family maintenance. Staffs of these latter services are less specialized and have lower ratios of professionals to paraprofessionals and service workers.31 The lower visibility of these institutions, along with their administrative decentralization, may prevent unionization.

To complete the picture, our data indicate there is also a clear stratification within the health industry between professional occupations and sub-professional maintenance and clerical jobs. This pattern may exert influence on race and gender structuring of occupations. White women, for example, dominate nursing, while black women are concentrated in lower status LPN jobs, or work as orderlies, services workers, food service workers and in facility maintenance activities. When the latter group constitutes the highest proportion of the workforce, as in the case of convalescent homes, higher proportions of black women employed at low income levels result.

In the future, these divisions may sharpen. Current pressure by third party insurers and employers who subsidize employee based private group insurance is to reduce health costs, particularly through hospital cost containment measures. Government medicaid administrators have also joined in this trend to reduce public costs of care. One current outcome by the industry has been to shift services to lower cost institutions which keep costs down through lower status occupational structures(32).

The very low representation of black women in physicians' and dentists' offices suggeststhat some hiring discrimination may exist in these less visible workplaces, compared to hospitals, convalescent institutions and other health services. Within this part of the industry, black women are also more likely to work in blue collar services and in clerical work, and less likely to work in professional/technical areas and in management and administration:

	Total		Prof/Tech.		Clerical		Operatives		Services	
	B	W	B	W	B	W	B	W	B	W
Health										
Physicians' Offices	.44	1.76	.22	.40	.10	.91	.03	-	.09	.34
Dentists' Offices	.27	.74	-	.15	.11	.20	-	-	.16	.32
Hospitals	11.87	8.30	3.28	3.95	1.93	1.83	.24	.06	6.27	2.05
Convalescent Homes	4.09	2.39	.24	.34	.05	.14	.27	.09	3.52	1.72
Other Health Services	2.70	-	.85	.72	.58	.35	-	-	1.06	.24

Education is the second most significant employer both of all women and of black women workers. Employment rates in education are roughly similar for black and white women. Thirteen and one-quarter percent of black women are employed in education, compared to 13.87 percent of white women. Within education, elementary and secondary education is the largest employer-hiring 10.68 percent of all women and 11.37 percent of black women. Colleges and universities follow, employing 2.63 percent of all women and a similar proportion of black women. The general equality of employment between black and white women in education may reflect the continuing prescence of predominantly black educational institutions.

Within the education sector, black women are slightly more disadvantaged than white women. Twelve and three-quarters percent of black women work at income levels below poverty compared to 3.76 percent of white

women. As in the case of health, employment of black women in education reflects a two tier system of occupations. More black women work in low status, non-professional occupations such as clerical work, maintenance and food services and in sub-professional jobs as teachers' aides, school-crossing guards and the like.

Welfare and religious organizations provide only modest levels of employment for women workers at 2.09 percent of total women's employment. Black women, however, have 24.01 percent of total women's employment in welfare services, but very low representation in religious organizations:

	% Total Women's Employment	% Total Black Women
Welfare Services	1.60	24.01
Residential Welfare	.21	27.40
Religious Organizations	.54	4.34

Other professionally related areas also have severe underrepresentation of black women. Only 4.34% of women's employment in legal services is held by black women and only 4.11 percent of women's employment in accounting.

In examining income levels, as with other parts of the non-profit sector, black women are disproportionately represented among low income workers in welfare services compared to white women. Interestingly, however, as the following table shows, in the smaller group of other professional categories, low income employment rates for black and white women are low and similar.

Low Income Women's Employment in Welfare, Religious and Other Professional Activities

	Total Women's Employment		Employment Below Poverty	
	% T Black	% T White	% T Black	% T White
Welfare, religious	3.98	2.19	15.02	6.12
Other professional	1.26	3.95	2.57	2.41

Education, the second highest employer of black women, has a somewhat more equal occupational distribution pattern between black and white women than health, particularly in elementary/secondary education. In lower service occupations, however, black women are overrepresented compared to white counterparts. In welfare services, the third most significant employer, hiring patterns show substantial overrepresentation of black women in all occupational groupings. The remaining non-profit categories of employers, consisting of religious organizations and non-profit membership organizations contrast with more significant employers. In religious organizations, there is a surprisingly poor representation of black women, and most are concentrated in service and clerical work. Non-profit membership organizations have a somewhat better overall hiring record than religious organizations, but black women tend to be underrepresented.

	Total		Prof./Tech		Admin.		Clerical		Other Serv.	
	B	W	B	W	B	W	B	W	B	W
Elementary/ Secondary	10.36	10.72	5.27	6.87	.60	.30	1.93	2.03	2.45	1.40
Colleges/ Univ.	2.58	2.63	.70	1.05	.12	.12	.76	1.15	.88	.27
Welfare Serv	3.27	1.37	1.16	.49	.15	.15	.82	.43	1.14	.29
Religious	.22	.64	.06	.18	-	.01	.06	.35	.10	.10
Non-profit	.35	.66	.07	.10	.14	.12	.14	.31	-	.12

In professional services such as legal services, accounting, auditing and bookkeeping, and management consulting activities, black women are generally underrrepresented. Only .28 percent of black women are employed in legal services, for example, compared to 1.15% white women, and most are employed in clerical positions. In accounting, only 27 percent of black women are employed compared to 66 percent of white women; nearly all black women are employed in clerical work as the following table indicates:

	Total		Tech/Prof.		Management		Clerical		Other Services	
	B	W	B	W	B	W	B	W	B	W
Prof. serv										
Legal	.38	1.15	.06	.14	-	.04	.33	1.00	-	1.40
Accounting	.27	.66	—	.03	-	.27	.46	—	-	
Management	.32	.57	.18	.25	-	.04	.15	.27	-	

8. Government

Government employment represents a relatively new sector for black women workers and one where, as in the case of the telecommunications industry discussed above, black women have gained higher representation and some advantages in income compared to white women. Overall, employment of women in government is still low, at only 5.02 percent of the total. Six percent of black women, however, work in public services, compared to five percent for white women. The proportion of black women employed in government increased substantially between 1972 and 1982, nearly tripling in both federal employment categories. Black women currently have a commanding share of total women's jobs in public services:

	% T Women	% T Black Women
Postal Services	.49	26.47
Other Federal	1.82	22.93
State Government	1.09	12.83
Local	1.64	13.69

When income is taken into account, black women continue to work disproportionately at lower income levels compared to white women. As the following table indicates, black women still have higher rates of low wage jobs than their white counterparts with the exception of employees of the postal services. The higher rates of low income work in local government, compared to other levels of government, suggest that further investigation might be fruitful since such patterns may indicate discrimination in both

hiring and promotion in local jurisdictions. Local government is also the largest employer of the three government levels, a factor which is not reflected in the modest 1.92 percent of black women's employment and 1.60 percent of white women's employment.

Low Income Women's Employment in Government Services

	Total Women's Employment		Employment Below Poverty	
	% T Black	% T White	% T Black	% T White
Federal Postal Service	1.10	0.41	-0-	0.92
Other Federal	3.56	1.59	4.02	1.44
State	1.20	1.08	2.95	2.10
Local	1.92	1.60	8.66	1.06

The generally improved hiring record of government is reflected in a comparatively equitable distribution of black women in higher status professional, technical and administrative jobs. Black women, however, have significant employment in clerical jobs, and in the case of local government, are overrepresented compared to white women in blue collar service jobs.

Regional Employment Distribution

Despite gains in minimum wages and other national standards in the workplace, geography may still exert important influences on the workplace status of black women. Local workplace conditions and industrial mix may influence whether a black woman is likely to find work at all, the kinds of

occupations available, wages and the range of benefits she can expect. In our sample, regional effects are highly visible, both in the types of industry and in wage structures available. (33) (See Table 9, following.)

Our findings suggest that the higher the proportion of black women in a region, in some senses, the "worse off" they are. The South and Northeast have the least diversified employment of low income black working women. They also have relatively high shares of traditional sectors of employment, lower-paid private household employment, and low wage blue collar production industry such as apparel and textiles. By contrast, the West and North Central regions have somewhat higher employment in higher paid industries.(34)

1. South

Black women appear most disadvantaged in the South. Southern low income black women are most dependent on private household work (26 percent of the total employment), compared to less than 11 percent in the Northeast and North Central regions and a negligible proportion in the West. The second highest employing group for Southern women is in the non-profit sector: education employed nearly 16 percent, other medical 14 percent, and hospitals 11.76 percent. While this is similar to employment patterns in other regions, somewhat lower proportions of Southern black women are employed in the health industry.

2. Northeast

Food and printing are important manufacturing employers in the Northeast. However, following national patterns, the non-profit sector is the most important employer of black low income women in the Northeast. Private household employment is still surprisingly important, however,

Table 9. REGIONAL DISTRIBUTION OF LOW INCOME BLACK WOMEN BY INDUSTRIAL CATEGORY

INDUSTRY	% emp. in ind. (U.S.)	NORTHEAST % work in industry	NORTHEAST % total in region	NORTH CENTRAL % work in industry	NORTH CENTRAL % total in region	SOUTH	SOUTH % total in region	WEST % work in industry	WEST % total in region
18. AGRIC.	1.29	3.71	29.39	--	--	1.53	59.06	3.79	11.53
20. TEXTILES	1.15	--	--	--	--	1.55	67.11	9.60	32.89
21 APPAREL	6.04	9.61	16.32	--	--	10.13	83.68	--	--
23 PRINT	0.74	3.69	51.03	--	--	0.73	48.97	--	--
24 CHEM.	0.31	--	--	--	--	--	--	7.75	100.0
26 RUBBER	0.78	--	--	3.57	33.24	1.01	64.76	--	--
42 OTHER MED.	10.71	14.71	13.57	19.22	13.75	13.80	64.37	22.55	8.31
43 HOSP	9.14	19.92	22.37	11.89	9.97	11.76	64.30	7.77	3.36
44 WELF/REL	4.36	13.76	32.37	17.02	29.89	2.73	31.20	7.23	6.54
45 EDUCAT.	12.32	11.24	9.36	29.09	18.09	15.64	63.40	28.76	9.15
46 OTHER PROJ.	0.24	2.31	100.00	--	--	--	--	--	--
769 PRW. HH	15.16	17.14	11.60	8.85	4.47	25.48	83.93	--	--
777 HOTEL	5.21	--	--	--	--	9.42	90.34	12.75	9.66
778 OTHER LOO.	1.70	--	--	5.33	24.04	2.58	75.96	--	--
779 LAUND.	1.90	4.45	24.08	5.03	20.29	2.12	55.63	--	--
TOTAL	100%	100%	14.29	100	10.67	100	69.54	100	5.50

ISBT

Table 9 Cont.

			NORTHEAST		NORTH CENTRAL		SOUTH		WEST	
			%T	%TBW	%T	%TBW	%T	%TBW	%T	%BW
219	Other trans.	1.30	3.0	33.69	1.11	11.18	1.09	55.13	--	--
30	Comm	0.33	2.28	100.00	--	--	--	--	--	--
31	Other Util.	0.94	--	--	--	--	1.43	100.0	--	--
32	Whole-sale	1.33	--	--	5.36	52.93	0.95	47.05	--	--
33	Eating/ retail	8.97	8.51	13.90	9.00	13.21	8.92	67.72	10.53	7.17
34	Other retail	4.33	5.53	17.78	12.62	36.49	2.43	35.28	7.80	10.45
35	Bank	1.95	2.88	21.59	2.86	19.23	1.18	39.96	6.17	19.22
36	Ins.,R.E.	2.61			5.86	29.56	2.26	57.15	5.70	13.29
38	Bus. Rep,	5.41	7.69	20.82	5.00	12.16	5.02	61.38	5.00	5.63
41	Enter.	0.79	--	--	--	--	1.19	100.00	--	--
TOTAL			100	14.29	100	10.67	100	69.54	100	5.50

employing 11 percent of low income black women. Retailing is also an important employer. 8.51 percent of Northeastern black women with low earnings are employed in eating establishments and 5.53 percent in trade.

3. North Central

The second highest concentration of low income black women workers in our sample, or about 10.67 percent of the total, reside in the North Central U.S. Industry distribution reflects the regional industry concentrations. Significant numbers of low income black women work in rubber and plastics (one-third of total employment of black women) and in wholesaleing, business repair, hotels and in private households. As with the rest of the country, however, the non-profit sector is the most important, with education ranking highest, followed by other medical services and welfare. Northeastern women have about one-third share of total employment in welfare of black low-income women. Finally, black women in the North Central U.S. have an important share of employment in banking and insurance: approximately 19 percent of the national total of women employed in banking, and 24.56 percent of total low income black women's jobs in insurance and real estate.

4. West

The lowest regional concentration of black low income women appears to have produced a broader distribution of employment: there are high concentrations in textiles (one-third of total black women's employment) and in chemicals and food processing. In lower wage industries, retail food and the hotel industry are important sources of employment. Black women in the West are employed at similar levels to other regions in non-profits, and banking and insurance are more significant than in other parts of the country.

III. Wage Structure, Part-Time Work and Benefits

We have hypothesized elsewhere in this report that industry exerts important effects on wages. Both hourly rates and such non-wage benefits as group health and pensions vary widely by industry group, and within industry, by occupation. The following examines selected data available on current patterns.(35)

Wage Compensation

Overall wage rates are low for both black and white women in most industries. In fact, for data which are available, overall mean hourly wages paid to both groups are roughly similar, or $3.63 for black women and $3.67 for white women, as Table 7 indicates. Within industry, however, it is clear that wage structures are different for the two groups. As Tables 10 and 11 indicate, for example, white women have higher hourly rates than black women in both durable and non-durable manufacturing. In lower status services, the two groups also earn different wages because of different occupations and industries within the sector. For example, white women earn higher pay because they are more likely to work in business-related services, while black women earn more for household services work (Table 10). In the most important employment sector for black women, health services, black women are clearly disadvantaged and earn about 89 percent of the earnings of white women. Finally, a somewhat surprising finding, black women earn slightly higher hourly wages than white women in retailing, an industry which is more important as an employer for white women than for black women.

Table 10

Mean Hourly Wages for Women Below Poverty
For Selected Industry

	Mean Hourly Wages ($)		B/W Ratio
	Black	White	
Industry Group:			
Manufacturing -- Durables	3.62	5.77	62.73
Manufacturing -- Non Durables	3.98	4.18	94.74
Retail Trade	3.75	3.36	111.61
Finance, Banking Insurance	4.00	4.74	84.39
Private Households	2.96	1.83	161.75
Personal Services	3.35	3.35	100.00
Professional Related	3.70	3.95	93.67
Mean Hourly Wages All Industries	3.63	3.67	89.91

Table 11

HOURLY WAGE RATES FOR SELECTED INDUSTRY AND OCCUPATIONS FOR BLACK LOW INCOME WOMEN WORKERS

Industry:	Mean Hourly Wage Rates ($) Total	Black	White	Ratio Black/ White
Health:				
-Health services workers (professional)	7.48	9.28	6.18	150.16
-Health services workers (non professional)	3.76	3.59	4.05	88.64
Retail				
-sales	3.56	3.87	3.53	109.63
Durables Manufacturing:				
-operatives	3.96	3.62	4.23	85.58
Non-Durables Manufacturing:				
-operatives	4.08	3.98	4.18	95.21
Non-Farm Manufacturing:	4.50	4.65	3.75	124.00
Personal Services				
-Cleaning SErvices	3.71	3.59	3.76	95.48
-Private household workers	2.67	2.96	1.83	161.75
Occupations:				
Non-retail Sales	4.00	4.00	4.00	100.00
Clerical:				
-bookeepers	4.22	3.60	4.34	82.95
-office machine operators	5.45	--	5.45	--
-steno-typists	4.23	4.78	4.05	118.02
-Other	4.12	3.88	4.18	92.82
Transport/Operators	12.97			
Motor Vehicle operators	12.00			
Other crafts	4.33			
Protective services	3.77			

The wage differentials and industry patterns may reflect a variety of causes. One may be a regional effect: black women are more concentrated in the South and this may effect blue collar work, as mentioned earlier. A second effect is the differential concentration of white women in high status occupations: this would explain hourly wage differentials in the health industry where white women work as nurses and black women work as sub-professionals and service workers (see Table 12). Seniority may also explain other wage differentials. In the case of retailing, the higher proportion of white women working part time may explain lower hourly wages (see below). Table 12, following, from unpublished Bureau of Labor statistics, shows annual income by occupation for black women compared with white women and white men. As expected, the differential with white women is widest in lower status occupations. In the case of white men, however, income differences from occupations appear weaker, and thus are probably explained most by sex.

Part-time Work

Work scheduling, or the number of hours worked weekly, has important effects on earnings by reducing total annual income. The impact of part-time work, or working less than a normal week, however, extends beyond annual income. Many part-time jobs pay lower hourly rates than full-time employment even when the work is essentially equal. As important, however, is the fact that part-time work rarely pays such non-wage benefits as pensions and health. In most cases, such benefits as seniority and advancement cueing are rarely available to part-time workers.

Table 12:

HOURLY WAGES AND ANNUAL INCOME FOR LOW INCOME
PART TIME AND FULL TIME WOMEN WORKERS

	All Heads of Households		No Spouse		No Spouse Children Under 18		No Spouse Children Under 5	
	Mean Hourly Wage ($)	Annual Salary ($)	Mean Hourly Wage ($)	Annual Salary	Mean Hourly Wages	Annual Salary	Mean Hr.Wage	Annual Salary
Full Time/Full Year								
Black	4.09	6179.	4.03	5818.	4.03	6126.	3.80	5676.
White	4.08	6191.	3.93	4840.	4.13	6257.	4.12	5517.
Part Time/Full Year								
Black	3.28	3213.	3.36	2821.	3.80	3188.	4.00	3980.
White	3.57	3960	3.88	3568.	3.78	4210.	3.81	2821.
Part Time/Part Time Year								
Black	3.72	2775.	3.75	2620.	3.71	2919.	3.37	2855.
White	4.27	2793.	3.94	2537.	4.57	2718.	3.90	2917.

Table 12

-65-

Table 13

1982 MEDIAN ANNUAL INCOME FOR FULL TIME EMPLOYED BLACK WOMEN WORKERS

	Median Annual Income ($)			Median Annual Income % Differential for Black Women	
	Black Women	White Women	White Men	White Women	White Men
Total Wage, salaried workers	11,161	12,471	21,036	89.50	53.06
Total Prof., Tech. Total	15,037	16,414	25,000	91.61	60.15
Engineers	21,300	21,873	25,000	97.38	85.20
Physicians	--	21,388	25,000	--	--
Health Workers	14,267	14,751	16,950	96.72	84.17
Teachers, exc. [illegible]l.	15,346	15,754	20,519	97.41	74.79
Eng, science, tech.	14,496	14,251	22,180	101.72	65.36
Other Prof.	15,594	16,721	25,000	93.26	62.38
Managers, Admin.	15,544	15,481	25,000	100.41	62.18
Sales Workers, Total	12,096	11,277	22,100	107.26	54.73
Retail trade	10,298	8,681	16,359	118.63	61.08
Other	13,954	14,864	24,611	93.88	56.70
Clerical, Total	11,348	11,916	19,563	95.23	58.01
Bookkeepers	13,783	12,213	18,630	112.86	73.98
Steno, typist, sec.	11,674	12,049	19,354	96.89	60.32
Other clerical	11,319	11,727	19,589	96.52	57.78
Craft, Kindred	13,233	13,294	20,586	99.54	64.28
Operatives, exc. tran.	9,594	10,358	16,983	92.62	56.49
Sport					
Transport Oper.	12,409	14,321	18,192	86.65	68.21
Laborers, exc. farm	9,649	10,555	15,894	91.42	60.71
Private household	5,213	5,125	16,357	101.72	31.87
Service workers, total	8,204	8,650	14,651	94.84	56.00
Cleaning	7,929	8,608	12,913	92.11	61.40
Food	7,278	6,955	9,545	104.64	76.25
Health	9,635	9,856	12,436	97.76	77.48
Personal	7,750	9,958	14,525	77.83	53.36
Protective	9,287	15,368	20,023	60.43	46.38
Farmers, farm mgrs.	--	6,454	15,371	--	--
Farm laborers, super.	330	4,935	9,649	6.68	3.42

Source: Unpublished Data, Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C., 1982.

Both black and white low income women workers have very high rates of involuntary part-time employment. In fact, while 1980 Census Data indicates that 30 percent of white men in the labor force work part-time, both black and white women have substantially higher rates. The 1980 Census Data indicates that roughly half of all black women work in part-time employment, compared to only slightly higher rates for white women who have traditionally worked at relatively high levels of part-time work. When income is taken into account, the situation improves only slightly. 43.29 percent of low income black women work part-time, compared to 46.31 percent of low income white women. Black women now make up 27 percent of all part-time low income women workers (see Table 14).

The impact of such high levels of involuntary part-time work on hourly wages and on income is substantial and may increasingly account for the high level of black women earning below poverty incomes. As Table 14 indicates, for heads of households, mean hourly wage differentials between full and part-time/full-year work are 86.31 percent for black women and 87.5 percent for white women. By contrast, hourly rates for full-time low income black and white women workers, as mentioned earlier, are similar. The impact of part-time work in reducing hourly wages for both racial groups is clearly visible in the wide gap between total income earned annually. The lower wage rate results in major annual earnings differentials, or 63.97 percent for white women, but a staggering 57 percent for black women.

There is a greater hourly wage differential for black women heads of household working part-time, compared to white counterparts (black women earn 91.88 percent of white women's hourly earnings). The opposite is true

Table 14

PART TIME WORK BY INDUSTRY OF LOW INCOME WOMEN

%	Durable Manufact	Non Durables	Utilities	Whole-Sale Trade	Retail Trade	Finance, Insurance Real Estate
Full time						
Black	67.28	72.23	94.35	30.18	41.15	68.85
White	91.25	63.38	45.55	87.12	40.85	62.68
Part time						
Black	32.72	27.77	5.65	69.82	58.83	31.15
White	8.75	36.62	54.45	12.88	59.15	38.32
Temporary						
Black	4.18	9.42	2.35	1.22	12.34	4.17
White	4.67	6.62	3.05	3.28	34.48	3.67

	Industry Business Repair	Private House-hold	Personal Services	Entert-ainment	Profess. Relations	Public Administration
Full time						
Black	29.77	21.40	53.73	51.67	71.87	69.66
White	57.56	42.43	53.97	31.52	56.63	74.55
Part time						
Black	70.23	73.60	46.27	48.33	28.13	30.34
White	42.44	57.57	46.03	68.48	42.37	25.45
% T						
Black	4.94	13.84	8.73	0.72	33.57	2.29
White	3.56	4.11	4.33	1.45	23.71	1.92

with black and white women with children under five years. This probably reflects the fact that many more older black women work in part-time private household work. As we have seen, household workers earn substantially lower wages than other workers.

A key factor influencing the level of part-time involuntary work by low income black women in industry is undoubtedly industry hiring patterns. Traditional thinking suggests that some industry may deliberately structure work on a part-time basis as an incentive for women who desire to work part-time and to spend more time with families. It may also be possible, however, that some businesses will organize work on a part-time basis to avoid the increasing costs of seniority, pressures for advancement and even employer-paid, non-wage benefits which accrue to full-time workers. More evidence is needed to distinguish these effects, however.

From our data (Table 15, following), we found that two distinct industry-related, part-time work patterns emerge for low income black women. First, part-time employment of black women is lowest in high wage industry groups such as transportation, utilities, finance, insurance and public administration. By contrast, low wage industries such as private households, business repair and personal services, exhibit the highest part-time employment rates. Second, black women tend to have lower rates of part-time employment than white women in some key employing industry. These include professionally related (mainly non-profits), finance and insurance and non-durable manufacturing.

Table 15

INDUSTRY DISTRIBUTION OF PART TIME
LOW INCOME WOMEN WORKERS

Industry:	Black Women		White Women	
	Part Time Workers		Part Time Workers	
	#	%	#	%
Manufact. Durables	8,515	32.72	6,306	8.75
Manufact. Non-durables	15,728	27.77	37,417	36.62
Transportation/Util.	799	5.65	25,604	54.45
Retail Trade	43,675	58.85	314,531	59.15
Finance/Insurance	7,809	31.15	21,149	37.32
Business Repair.	201,846	70.23	23,312	42.44
Private Households	65,420	78.60	54,246	57.57
Personal Services	24,290	46.27	30,751	46.03
Professional Related	56,771	28.13	158,613	43.37
Public Administration	4,176	30.34	7,545	25.45

Workplace Benefits: Pensions and Group Health

Pension and group health benefits are increasingly recognized as a key compensation of employment. Pensions are increasingly essential to assure a decent standard of living to the aged. Both normal health maintenance as well as insurance against catastrophic illness, except for the elderly, is almost exclusively associated with privately provided group health plans. By far, most health insurance is provided in places of employment. The range of dollar value of pension and health benefits is wide, but currently 25 to 50 percent of wages paid by employers as benefits is common. Employer-paid health coverage may be extremely critical for workers in high risk workplaces. Health plans are also increasingly essential to cover dependents. In all cases, workers benefit from lower rates provided by group plans. We examined workplace non-wage benefits first, in terms of family structures of low income black women workers, and second, assessed benefit patterns of industry in which they work.

Our data indicate that first, both black and white low income women workers have striking low rates of coverage in both employer-paid pensions and group health. Black women, however, are generally even less likely to be covered than white women. The differential is highest for all low income women and lowest for black women with young children.

Both black and white women suffer disadvantage in the low availability of pension plans in the workplace. At the highest level (as Table 16 illustrates), less than one-third are covered. Both groups with young children are more likely to have pensions; this may reflect a younger age group whose entry has corresponded with higher standards, as well as a generally more favorable occupational mix. While black women are more likely than

Table 16

WORK RELATED BENEFITS FOR LOW INCOME WOMEN WORKERS:
PENSIONS AND GROUP HEALTH COVERAGE

TYPE BENEFIT	TOTAL WOMEN		ALL HEADS HOUSEHOLDS		HEADS OF HOUSEHOLDS, NO SPOUSE, CHILDREN≤18 YRS.	
	BLACK	WHITE	BLACK	WHITE	BLACK	WHITE
Pensions Available						
a) Yes	25.67	24.11	25.60	28.74	26.42	29.82
b) No	74.33	75.89	74.40	71.26	73.58	70.18
Included in pension						
a) Yes	70.81	57.62	64.56	70.15	63.84	67.56
b) No	29.19	42.38	35.44	29.05	36.16	32.44
Inc. Group Health						
a) Yes	34.65	33.14	38.48	41.66	42.93	41.85
b) No	65.35	66.86	61.52	58.34	57.07	58.15
Paid Group Health						
a) 100%	33.92	34.75	32.43	35.44	27.06	34.98
b) Part	55.74	56.26	52.98	58.53	56.50	59.53
c) None	10.34	8.96	14.59	5.63	16.44	5.50
Medicaid						
a) Yes	24.29	15.76	32.37	29.08	33.68	33.96
b) No	75.71	84.24	67.63	70.12	66.32	66.04

white women to subscribe to pensions if they are available, white women are more likely than black counterparts to benefit from pensions paid by employers.

Health coverage data indicates that participation of low income women in group health plans and in Medicaid, a federally sponsored program for children of low income working families, is higher than pensions. Group-related health care coverage is more available to one third of all low income income working women compared to 25 percent for pensions. Of women in workplaces where group health plans are available, however, only about 13 percent have coverage fully paid by employers. More black women than white, moreover, have no employer-shared health plans available. Utilization patterns of black and white women in group health are quite similar.

Participation in federal Medicaid benefits, as would be expected, follows eligibility patterns. The highest proportion of women receiving Medicaid benefits are women with young children, while rates are similar for both black and white women. Of total women workers, however, substantially fewer white women receive Medicaid benefits than black women.

A final issue visible in the data is the existence of a residual group of women who do not have children, and who have no workplace opportunity for coverage. The residual group may be as high as ten percent of low income women.

In selected industry for which data were available, the availability of group health coverage varies widely. As Table 17 indicates, black women are most disadvantaged when employed in retailing, in professional services, and in non-durable manufacturing. While white women with children have

Table 17

PAID GROUP HEALTH PLANS BY EMPLOYING INDUSTRY
FOR LOW INCOME BLACK WOMEN

Industry Group:	All Women				Heads Household No Spouse Present Children - 18 Yrs.			
	White		Black		White		Black	
	% No Emp. GH	% WF	% No Emp. GH	% BF	% No Emp. GH	% BF	% Emp.	
Private HH	45.61	0.91	-0-	2.16	--	1.40	--	---
Personal Serv.	22.75	3.74	18.97	6.26	--	4.73	24.45	9.53
Prof. Related	12.32	26.09	9.28	43.00	3.56	38.02	17.81	43.80
	7.91	10.46	11.40	18.91	14.58	7.64	18.68	14.97
Durables	5.55	8.98	--	7.52	--	12.04	--	9.44
Transp./ Utilities	--	1.54	18.91	6.11	--	3.02	--	1.09
Retail	16.11	29.70	24.9	9.17	3.20	32.54	35.99	9.70
Public Admin.	13.19	2.76	--	2.91	38.02	2.69	--	2.89

similar low participation patterns, they are more likely than black women to have group health coverage in most industries.

Contribution of Earnings to Family Income

One of the striking findings of our investigation is the extent to which wages earned by low-income black women contribute to total family income. Despite the level of earnings, our analysis indicates that 84.32 percent of the family income of black women heads of households is derived from wages and salary, compared to 78.23 percent for low income white women. We examined salary and non-salary family income composition of low income black and white women heads of households to assess current patterns.

Wages earned by black women heads of households contribute more to family income than in the case of white women heads of household. As Tables 18 (Annual Mean Income) and 19 (Income Composition) show, this pattern holds true regardless of family status and the age of children. In the case of women with children, the earnings of black women tend to increase as a proportion of total earnings; black women with children under five years old contribute the highest proportion of wages of any group to total income.

A key reason for this pattern is found in the composition of other family income. Black women receive substantially lower child support payments than white women, or less than half the 8.33 percent received by white women. While the rate of child support is higher for black women with children under five years of age, it is still well under ten percent of total family income.

Table 18

FAMILY INCOME COMPOSITION FOR LOW INCOME BLACK WOMEN

Annual Mean Family Income ($)

Family Status:		Wages Salary	U.S. Gov't T	Public Assist.	Child Support	N
Women Heads Household						
White	4,681.60	3,663.49	52.40	574.88	390.83	509,266
Black	4,550.29	3,836.99	90.29	477.67	145.34	310,874
Heads, Household, NSP*						
White	4,4816.10	3,615.68	54.76	593.17	407.53	487,283
Black	4,580.66	3,851.01	93.42	485.85	150.38	300,460
Heads, Household, NSP Children-under 18 years						
White	4,768.26	3,627.48	55.49	660.57	424.72	434,603
Black	4,943.24	4,104.57	105.31	550.59	182.77	247,218
Heads, Household, NSP Children-under 5 years						
White	4,410.63	3,277.04	17.48	758.67	357.44	170.790
Black	4,365.99	3,594.50	79.22	394.86	297.36	84,632
Married Heads Household						
White	4,915.24	4,723.19	--	169.56	20.52	21,983
Black	3,674.22	3,432.48	--	241.74	--	10,414

* No Spouse present

Table 19

Composition of Family Income by Race of Women Workers

Type Household	% T Heads House-hold	Wages Salary % T Income	B/W Diff	U.S. Govt % T Income	B/W Diff	Public Assist % T Income	B/W Diff	Child Support % T Income	B/W Diff
Total Heads House-hold:									
White	100	78.23		1.12		12.28		8.33	
Black	100	84.32	104.84	1.98	192.33	10.50	85.50	3.26	39.13
Heads, No Spouse Pres.									
White	95.74	80.68		1.22		13.23		9.05	
Black	96.62	84.04	106.47	2.15	170.47	10.61	81.96	3.27	28.26
Heads House, NSP.									
White	85.36	76.08		1.16		13.84		8.91	
Black	79.42	83.08	106.50	2.14	170.47	11.13	81.95	3.70	36.85
Heads House, NSP Children less than 3 years									
White	33.59	74.29		0.40		17.20		8.09	
Black	27.20	83.32	109.45	1.81	45.27	9.06	52.09	9.06	83.19
Married Heads of Household									
White	4.32	96.09		---		3.45		0.42	
Black	3.35	93.41	72.71	---		6.54	143.19	---	

A second support resource pattern, and by far the most striking, is the very low dependency of low income black women who are heads of households on public assistance for family support. Public assistance (mainly Aid to Families with Dependent Children or AFDC) rates are highest among black women with children under 18, where assistance counts for 11.13 percent of family income, but black women's rates are consistently lower than those of white women. Black women with children under five years old, for example, receive less than ten percent of income from public assistance, but white women with children under five years old receive 17.20 percent of family income from public assistance. Thus, contrary to myths about black women heads of households, our data indicate that in all of the categories, except married women, black women have far lower dependency on public assistance for income.

A final source of income, federal payments (primarily social security survivors insurance), which constitutes less than two percent of income, is the only category of non-work payments where black women exceed the levels of white women.

IV. Economic Futures and Risk for Black Women Workers

Throughout this report, we have seen that the economic status of black women workers is strongly affected by workplace issues. In the future, however, we can expect an even stronger interaction between broad economic trends influencing job growth and the work status of black women.

Economic theory suggests that both supply of jobs and demand for labor are influenced by a combination of future conditions of the economic environment and business decisions which respond to these environmental factors. In the case of demand for labor, important influences are

demographic forces which govern the number of job seekers entering the market and labor costs which exert pressures on business costs. In addition to more global economic well-being, factors likely to influence job growth and the availability of employment are technology and the geographic distribution of jobs.

Future Job Growth

Overall job growth over the next decades is predicted to be upward.(36) Somewhat ambiguous futures however are predicted for jobs allocation among industrial groups and the kinds of occupations in the economy. In other words, some industries will undergo declines in employment while others will expand. Likewise, some occupations are predicted to grow while others contract. Still others may come into existence requiring totally different skills. Current government forecasts by the Bureau of Labor Statistics serve to illustrate some of these changes which could have important impacts on black women workers. For example, as Table 20 (following) illustrates, the strongest growth is predicted in lower level service industries such as food retailing and in blue collar services (hotels, building services and health). Dominant occupations within these expansion industries, however, are essentially dead-end jobs, offering little opportunity for advancement. Similarly, if current trends continue, we would expect a continuation of low wages and few workplace benefits. In the next large grouping of employment categories, clerical, white collar work is predicted to expand. Among industry groups, government expansion may offer the best opportunity for mobility and compensation. However, local government, where the largest growth opportunity is expected, may be severely restricted to expand employment by

Table 20

OCCUPATIONS PRODUCING THE MOST NEW JOBS

	1980 employment	Projected growth, 1980-90	Percent growth
Secretaries	2,469,000	700,000	28.3%
Nurses' aides, orderlies	1,175,000	508,000	43.2
Janitors, sextons	2,751,000	501,000	18.2
Sales clerks	2,880,000	479,000	16.7
Cashiers	1,597,000	452,000	28.4
Professional nurses	1,104,000	437,000	39.5
Truck drivers	1,695,000	415,000	24.5
Fast-food workers	806,000	400,000	49.6
General office clerks	2,395,000	377,000	15.8
Waiters, waitresses	1,711,000	360,000	21.1
Elementary teachers	1,286,000	251,000	19.5
Kitchen helpers	839,000	231,000	27.6
Accountants, auditors	833,000	221,000	26.5
Construction helpers	955,000	212,000	22.2
Automotive mechanics	846,000	206,000	24.4
Blue-collar supervisors	1,297,000	206,000	15.9
Typists	1,067,000	187,000	17.5
Licensed practical nurses	522,000	185,000	35.5
Carpenters	970,000	173,000	17.9
Bookkeepers	975,000	167,000	17.2

tax capacity and policy. In the private sector, many higher status white collar jobs such as secretaries may not be immediately accessible to black women. (See Table 20.)

A critical issue underlying current forecasts, however, is a series of assumptions that may not take full account of the impacts of technological change and the geographic redistribution of jobs. Both pose substantial risk for black women and other marginal workers.

Technology is widely agreed to have potentially dramatic impacts on the number and type of jobs available in the future (see Table 21). All sectors of the labor force can be affected, but changes may be particularly acute for lower level white collar clerical workers; for blue collar and assembly line workers; and even for such traditionally insulated labor-intensive industry jobs as those in education, health and government. For example, jobs involving routine paper processing in banking, insurance and retailing have begun to be rapidly restructured through the introduction of data processing technology, word processing, automatic mail, and home-based telecommunication systems which permit dramatic reductions in the number of office workers. Many federal agencies and hospitals have also started to introduce similar innovation for routine office work. While no reliable estimates on actual impact are available, higher level staff may also be affected.(38) Many banks now expect to reduce higher level staff, such as tellers, bookkeepers, and supervisory personnel through automatic teller branch banking. With new technology, middle manager positions in central offices may become transformed from white collar supervisory categories, to technology and data management oriented occupations. Insurance, airline reservations and the telephone industry are other examples of industry combining technology

Table 21

FIVE FASTEST GROWING HIGH TECHNOLOGY JOBS

	1980 employment	Projected Growth 1980-90	Percent growth
Data processing mechanics	83,000	77,000	92.3%
Computer operators	185,000	133,000	71.
Computer analysts	205,000	139,000	67.8
Office machines servicers	55,000	33,000	59.8
Computer programmers	228,000	112,000	48.9

with remote sites to handle routine transactions. New telecommmications technologies permit the link between such remote production sites and centrally located managers with few losses in productivity or efficiency, and achieve important savings.

The changeover to decentralized production and use of remote sites can be extended in the future to include "off-shore" production of an increasingly multi-national corporate organization. In contrast to the impact of technology alone, the impact of decentralization results less in reductions in the numbers of jobs, than a radical shift in the geographic distribution and access of employment to the workforce. Blue collar assembly jobs started to disperse following W.W.II, first to the U.S. South (textiles, apparel, light manufacturing), partly because of labor costs and unionization and partly because of laissez-faire government regulation patterns. The need to replace worn-out equipment, was another factor. Concurrently, however, some export was visible to the traditional, industrialized pre-war economies of Europe and Japan, which took advantage of wartime loss to replace obsolete technology. The current revolution has been accelerated through the transmission of new technology on one hand, and the growing sophistication both of business and third world governments to bargain and compete for industrial production on a world scale. This trend is illustrated in a recent report on off-shore production and job export by the Boston Globe which reveals that the power supply may be made in Mexico, the memory in Japan, semiconductor chips assembled in Hong Kong or Malaysia, printed circuit boards in Singapore or Puerto Rico, video screen in Korea, keyboard in Taiwan, floppy disks in Germany and disc drive in India.(38) Only the software and plastic casing are likely to be made in

the U.S. The issue of decentralization thus has fully extended beyond the industrial countries to a huge developing world which now competes aggressively for industrial production sites. While manufacturing has been principally involved in the change to date, there are signs that other business areas, particularly white collar services may be next.

For example, with perfection of satellite technology and world networks, the costs of such office operations as routine mail-addressing, accounting and record keeping can be dramatically reduced by use of off shore sites in low wage countries. The following illustrates two current factors reported to influence decentralization, the level of skills and wage structures, with rankings for industrialized and non-industrialized countries.

Labor Quality and Wages Influencing Job Decentralization

Labor Quality		Wages	
Country	Ranking	Country	Hourly Wage Rates
Singapore	1	Sri Lanka	.21 (1981)
Switzerland	2	India	.37 (1979)
Taiwan	3	South Korea	1.22
Japan	4	Hong Kong	1.55
South Korea	5	Taiwan	1.57
Netherlands	6	Singapore	1.77 (1981)
Belgian	7	Mexico	1.97
Phillipines	8	Brazil	2.43
W. Germany	9	Venezuela	3.98 (1981)
Norway	10	Israel	4.67
South Africa	11	Japan	5.82
France	12	U.K.	6.67
Malaysia	13	Italy	7.39
U.S.A.	14	France	8.15
Greece	15	Sweden	10.33
Chile	16	Canada	10.77
		U.S.A.	11.79

Sources: Tom Ashbrook, "Ranking Workers Around the Globe," Boston Globe, September 26, 1983 (from Beri, S.A., Annual Labor Survey and U.S. Bureau of Labor Statistics, Unpublished Data.)

Company Policy On: Hiring, Work Organization and Advancement Opportunity

As we have seen from current data, policies by business on job structuring, hiring, work assignment and advancement of employees exert critical effects on the employment and earnings of black women, even in periods of economic health. Discrimination in hiring may still be a problem in some industries, but policies which are considered race or sex neutral may in fact equally constrain opportunity. Job structuring is one policy which is subtle but important. Decisions about how to translate business needs and tasks into high or low level jobs or whether to organize them into part-time or full-time work, for example, may critically affect marginal workers. Frequently, such decisions are made to reflect supposed cost savings, based on reduced employee benefits or on total labor costs. Another business policy may involve decisions to contract tasks or to hire temporary workers, or to engage agencies to supply temporary workers for tasks which would otherwise constitute traditional employment. While no direct discrimination is involved, black women may find that much of the employment available to them in the past as full-time clerks, for example, is now only available through temporary service agencies. According to our data, this pattern may already exist. Non-profits also may utilize sub-employment systems to save costs. One visible trend is in the increasingly popular government contracted services in health such as home-based care for the elderly. These activities result in lower wage scales and reduced benefits as we have seen. It is interesting to note that clerical work and health care services—which are both increasingly subject to contracted work—are projected at the top of the job expansion list in government forecasts.

In addition to shifting the work to new forms of management within organizations, most personnel policy continues to be subtle, and thus subject to bias against certain classes of workers. While hiring and some promotions have been made more open, in fact a complex of subtle and subjective decisions continues to exert influence on the opportunity of non-traditional labor groups. Stereotypes on performance or workplace behavior have been well documented particularly in entry-level work assignments and in advancement and promotion.(34) Typically, women at entry are steered into dead-end jobs, or segmented into areas where few skills can be obtained or performance tested. The case of black women high school graduates serves to illustrate; while this group has rapidly improved educational attainment, they are still concentrated in very low occupations as data entry clerks, filing clerks, and other routine paper processing jobs, where interpersonal skills remain undeveloped and communication with the rest of the organization is slight. Since most advancement depends on a) knowing what jobs are available in the company, and b) knowing what the rules governing consideration for promotion are, supervisors' attitudes exert a major effect on advancement. Most promotions come from attention of supervisors to development of promising employees and secondly to recommending them for advancement. Young black women may continue to suffer the subtle bias of attitudes by supervisors who stereotype andexclude them from such on the job grooming. While many executive policymakers in organizations have worked hard to change bias and rules (Procter and Gamble, GE, AT&T), others have failed to consider the problem seriously at lower levels.(35)

Against this background there is increasing agreement that U.S. business and government need to turn more to growth strategies which incorporate workforce development and worker participation to a higher degree than in the past.(36) With the pending contraction of entrants into the labor force, it may well benefit the overall economy, as well as business if both government and business take leadership to develop strategies to recruit, hire and develop black women among untapped resources in the labor market and to pay increased attention to such critical workplace issues as both comparable pay and workforce upgrading for jobs which will expand in the future to provide stable employment.

NOTES

1. "What's in Store for the Office of the Future," Fortune, May 3, 1982, p. 176.

2. ""The National Industry-Occupation Employment Matrix, 1970 and Projected 1990" Vols. 1, II, U.S. Department of Labor, Bureau of Labor Statistics, Washington, D.C., April, 1981.

3. Ibid., Vol. I, Table 2.

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5. Harrison, Bennett, Education, Training and the Urban Ghetto. Baltimore: Johns Hopkins Press, 1972.

6. Gordon, David (ed), Problems in Political Economy. Lexington, MA.: D.C. Heath Company, 1971 and Bluestone, Barry, "The Characteristics of Marginal Industries," in Gordon, David (ed), pp.102-107

7. Wallace, Phyllis, Black Women in the Labor Force. Cambridge, MA: MIT Press, 1980.

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